

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PATRICIA CARTER
LAWRENCE C CARTER
Debtor(s)

Case No. 09-04798

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/16/2009.
- 2) The plan was confirmed on 04/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/01/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,951.00.
- 10) Amount of unsecured claims discharged without payment: \$36,968.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$49,531.40
Less amount refunded to debtor \$39.09

NET RECEIPTS: \$49,492.31

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,696.77
Other \$21.50

TOTAL EXPENSES OF ADMINISTRATION: \$6,218.27

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARIZONA MAIL ORDER	Unsecured	125.00	102.01	102.01	10.20	0.00
CAPITAL ONE AUTO FINANCE	Secured	23,450.00	0.00	34,028.90	34,028.90	2,635.03
CAPITAL ONE AUTO FINANCE	Unsecured	10,616.00	0.00	150.90	15.09	0.00
CHICAGO IMAGING INC	Unsecured	36.00	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	500.00	531.33	531.33	53.13	0.00
CUSTOM COLLECTION SERVICES	Unsecured	100.00	NA	NA	0.00	0.00
CUSTOM COLLECTION SERVICES	Unsecured	90.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	1,415.00	1,450.16	1,450.16	145.02	0.00
DOUBLEDAY BOOK CLUB	Unsecured	67.00	67.16	67.16	6.72	0.00
EAST BAY FUNDING	Unsecured	243.00	243.38	243.38	24.34	0.00
EAST BAY FUNDING	Unsecured	478.00	478.42	478.42	47.84	0.00
EAST BAY FUNDING	Unsecured	435.00	435.18	435.18	43.52	0.00
EAST BAY FUNDING	Unsecured	488.00	488.28	488.28	48.83	0.00
FINGERHUT CREDIT ADVANTAGE	Unsecured	500.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF MARIN	Unsecured	690.00	NA	NA	0.00	0.00
GE CONSUMER FINANCE	Unsecured	203.00	203.33	203.33	20.33	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	156,569.00	157,129.21	157,129.21	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	795.79	899.00	899.00	0.00
LVNV FUNDING	Unsecured	NA	584.43	584.43	58.44	0.00
MIDNIGHT VELVET	Unsecured	1,000.00	1,043.50	1,043.50	104.35	0.00
MONROE & MAIN	Unsecured	150.00	415.89	415.89	41.59	0.00
PATEL & ASSOC	Unsecured	1,791.00	704.36	704.36	70.44	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,969.00	1,998.02	1,998.02	199.80	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	7,000.00	7,553.08	7,553.08	755.31	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	676.00	700.34	700.34	70.03	0.00
STERLING INC DBA KAY JEWELERS	Unsecured	1,016.00	NA	NA	0.00	0.00
STERLING INC DBA KAY JEWELERS	Secured	NA	1,815.46	1,815.46	1,815.46	194.99
TRINITY HOSPITAL	Unsecured	4,000.00	4,171.16	4,171.16	417.12	0.00
VOLVO	Unsecured	15,685.00	15,685.56	15,685.56	1,568.56	0.00
WFCB/BLAIR CATALOG	Unsecured	433.00	NA	NA	0.00	0.00
WINDY CITY EMERG PHY	Unsecured	798.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$157,129.21	\$0.00	\$0.00
Mortgage Arrearage	\$899.00	\$899.00	\$0.00
Debt Secured by Vehicle	\$34,028.90	\$34,028.90	\$2,635.03
All Other Secured	\$1,815.46	\$1,815.46	\$194.99
TOTAL SECURED:	\$193,872.57	\$36,743.36	\$2,830.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$37,006.49	\$3,700.66	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,218.27</u>
Disbursements to Creditors	<u>\$43,274.04</u>
TOTAL DISBURSEMENTS :	<u>\$49,492.31</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/05/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.